

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,016,871 B1
APPLICATION NO. : 09/625048
DATED : March 21, 2006
INVENTOR(S) : Fisher et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 4:

Line 32, before "Routine of the Annuity Module of FIG. 2;" change "claim" to -- Claim --.

Column 6:

Line 37, before "Routine 36", change "claim" to -- Claim --.

Column 7:

Line 14, before "A flowchart of the Payment Processing Routine 24 is", change "24," to -- 24. --.

Line 51, before "Referring to FIG. 12, the M&E Routine first", change "issuer" to -- issuer. --.

Column 9:

Line 45, after "value of the contract is paid out 124. A", change "conformation" to -- confirmation --.

Column 10:

Line 2, before "Routine 36 is used to process any", change "claim" to -- Claim --.

Line 3, after "A flow chart of the Death", change "claim" to -- Claim --.

Line 25, after "(1) a", change "fife" to -- life --.

Line 34, after "between the various", change "find" to -- fund --.

Signed and Sealed this

Seventh Day of November, 2006

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a distinct "D" at the end.

JON W. DUDAS
Director of the United States Patent and Trademark Office